

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Israel Irizarry  
 Debtor

Case No. 18-10449-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Jul 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2018.

db Israel Irizarry, 347 W Lynnwood St, Allentown, PA 18103-5056  
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,  
 Doylestown, PA 18901-4872  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14044736 Allentown School District, %Portnoff Law Associates, Ltd., PO Box 3020,  
 Norristown, PA 19404-3020  
 14107007 +Allentown School District, c/o Portnoff Law Associates, Ltd., 2700 Horizon Drive,  
 Suite 100, King of Prussia, PA 19406-2726  
 14106666 +Allentown School District and Public Asset Managem, c/o Portnoff Law Associates, Ltd.,  
 P.O. Box 3020, Norristown, PA 19404-3020  
 14044742 City of Allentown, 435 Hamilton St, Allentown, PA 18101-1603  
 14116343 +City of Allentown, Revenue and Audit Bureau, 435 Hamilton St Rm 215,  
 Allentown PA 18101-1603  
 14044744 Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331  
 14044743 Credit Acceptance, PO Box 513, Southfield, MI 48037-0513  
 14057123 +Fay Servicing LLC, as Servicer for Wilmington Trust, NA, c/o KML Law Group, P.C.,  
 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312  
 14044747 Lehigh County Fiscal Affairs, Government Center, 17 S 7th St Rm 119,  
 Allentown, PA 18101-2401  
 14044748 +Lehigh County Tax Claim Bureau, 1170 Highway 315, Suite 2, Plains, PA 18702-6906  
 14044749 Mid America Bk/Total C, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208  
 14044750 #Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
 14044751 Ppl, %Penn Credit, PO Box 988, Harrisburg, PA 17108-0988  
 14044752 Progressive Advanced Ins Co, %Receivable Management, 240 Emery St,  
 Bethlehem, PA 18015-1980  
 14107009 +Public Asset Management, Inc., c/o Portnoff Law Associates, Ltd., 2700 Horizon Drive,  
 Suite 100, King of Prussia, PA 19406-2726  
 14044753 Receivable Management, 240 Emery St, Bethlehem, PA 18015-1980  
 14044754 Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
 14076146 +WILMINGTON TRUST, NATIONAL ASSOCIATION, Fay Servicing, LLC, 3000 Kellway Dr. Ste. 150,  
 Carrollton, TX 75006-3357  
 14125447 +Wilmington Trust, National Association, c/o Manley Deas Kochalski LLC, P.O. Box 165028,  
 Columbus, OH 43216-5028  
 14054613 +Wilmington Trust, National Association,, c/o RAS Crane, LLC, 10700 Abbot's Bridge Road,  
 Suite 170, Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@everettcooklaw.com Jul 24 2018 02:20:15 JOHN EVERETT COOK,  
 The Law Offices of Everett Cook, P.C., 2309 MacArthur Road, Whitehall, PA 18052  
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Jul 24 2018 02:20:36  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 24 2018 02:21:04 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jul 24 2018 02:20:54 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14044738 EDI: BANKAMER.COM Jul 24 2018 06:18:00 Bk of Amer, PO Box 982238,  
 El Paso, TX 79998-2238  
 14044737 EDI: BANKAMER.COM Jul 24 2018 06:18:00 Bank of America, NC4-105-03-14, PO Box 26012,  
 Greensboro, NC 27420-6012  
 14044741 EDI: CAPITALONE.COM Jul 24 2018 06:18:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238-1119  
 14044740 EDI: CAPITALONE.COM Jul 24 2018 06:18:00 Capital One, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 14044739 EDI: CAPITALONE.COM Jul 24 2018 06:18:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 14044745 +EDI: AMINFOFP.COM Jul 24 2018 06:18:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 14044746 EDI: AMINFOFP.COM Jul 24 2018 06:18:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 14085273 EDI: RESURGENT.COM Jul 24 2018 06:18:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 14084247 EDI: TCISOLUTIONS.COM Jul 24 2018 06:18:00 Mid America Bank & Trust, Total Visa,  
 PO Box 91510, Sioux Falls, SD 57109-1510  
 14081319 +EDI: MID8.COM Jul 24 2018 06:18:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14086048 EDI: PRA.COM Jul 24 2018 06:18:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541

District/off: 0313-4

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Total Noticed: 45

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14073619 +EDI: JEFFERSONCAP.COM Jul 24 2018 06:18:00 Premier Bankcard, LLC,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
14044756 EDI: VERIZONCOMB.COM Jul 24 2018 06:18:00 Verizon, PO Box 650584,  
Dallas, TX 75265-0584  
14044755 +EDI: VERIZONCOMB.COM Jul 24 2018 06:18:00 Verizon,  
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14116344\* +City of Allentown, Revenue and Audit Bureau, 435 Hamilton St Rm 215,  
Allentown PA 18101-1603

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2018 at the address(es) listed below:

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
JAMES RANDOLPH WOOD on behalf of Creditor Public Asset Management, Inc.  
jwood@portnoffonline.com, jwood@ecf.inforuptcy.com  
JAMES RANDOLPH WOOD on behalf of Creditor Allentown School District jwood@portnoffonline.com,  
jwood@ecf.inforuptcy.com  
JOHN EVERETT COOK on behalf of Debtor Israel Irizarry bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
KARINA VELTER on behalf of Creditor Wilmington Trust, National Association  
amps@manleydeas.com  
KEVIN M. BUTTERY on behalf of Creditor Wilmington Trust, National Association, not in its  
individual capacity, but solely as trustee for MFRA Trust 2015-1 bkyefile@rasflaw.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, et. al.  
bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, not in its  
individual capacity, but solely as trustee for MFRA Trust 2015-1 bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Israel Irizarry</b>	Social Security number or ITIN	<b>xxx-xx-4232</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 1/25/18</b>
Case number:	<b>18-10449-ref</b>	Date case converted to chapter	<b>7 7/18/18</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Israel Irizarry	
2. All other names used in the last 8 years	aka Israel Irizarry Sr.	
3. Address	347 W Lynnwood St Allentown, PA 18103-5056	
4. Debtor's attorney Name and address	JOHN EVERETT COOK The Law Offices of Everett Cook, P.C. 2309 MacArthur Road Whitehall, PA 18052	Contact phone 610-351-3566 Email: <a href="mailto:bankruptcy@everettcooklaw.com">bankruptcy@everettcooklaw.com</a>
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: <a href="mailto:mhkaliner@gmail.com">mhkaliner@gmail.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 7/23/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 24, 2018 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Allentown Federal Courthouse,          504 W. Hamilton Street,          Allentown, PA 18101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 10/23/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	